

Banker's House, Commercial Bank
(Luther Stowers House)
107 South Canal Street
Natchez
Adams County
Mississippi

HABS No. MS-196

HABS
MISS,
1- NATCH,
25-

PHOTOGRAPHS

WRITTEN HISTORICAL AND DESCRIPTIVE DATA

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25-

HISTORIC AMERICAN BUILDINGS SURVEY

BANKER'S HOUSE, COMMERCIAL BANK
(Luther Stowers House)

HABS No. MS-196

Location: 107 South Canal Street, Natchez, Adams County, Mississippi.

Present Owner: Luther A. and Mina G. Stowers, 107 South Canal Street, Natchez, Mississippi.

Present Occupant: Luther A. and Mina G. Stowers.

Present Use: Dwelling, major tour house during pilgrimage.

Significance: Originally constructed in 1836 as the Banker's House adjoining the Commercial Bank of Natchez, the Luther Stowers house is a significant example of Greek Revival architecture and was registered as a National Historic Landmark on October 16, 1974.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Date of erection: 1836.
2. Architect: Unknown.
3. Original and subsequent owners:

American Lot No. 2 of Square No. 3 the City of Natchez was
State granted to William Dunbar under Certificate A-547
Papers American State Papers (Gales & Seaton Edition) -
originally granted to William Dunbar by the Spanish
Government October 25, 1793.

1822 Samuel Postlethwaite from William Dunbar Heirs: This Indenture made the nineteenth day of January in the year eighteen hundred and twenty two between Margaret Dunlop, Francis Surget and Eliza Surget, his wife, William Dunbar and Annis, his wife, Archibald Dunbar, Henry W. Huntington and Helen, his wife, Robert Dunbar and Alexander Dunbar, sons and daughters and sons in law of the late William Dunbar of the Forest, deceased, parties of the first part and Samuel Postlethwaite and Ann D. Postlethwaite his wife of the second part WITNESSETH that whereas the said William Dunbar deceased did in his lifetime viz on the eleventh day of January 1807 address to his daughter Ann, then Ann D. Postlethwaite the following letter viz "You have already been told that I intended to present you with one half of the lot and all the buildings where Turner and Linton reside which I now confirm. On the other half I may at a future period build a lodge near you. Mr. Postlethwaite therefore

consider himself in possession and in receipt of the rents from the 1st day of January past if any repairs are wanting at this moment he will please to have them done at my expense, an instrument of writing or conveyance will be made in your favour. Your affectionate father WILLIAM DUNBAR" and whereas the instrument of writing or conveyance as above intended was never made nor any other evidenced of title given to the said Ann D. Postlethwaite to the said property nor is the said property noticed in any manner in the last will and testament of the said deceased. Now this indenture witnesseth that the said parties of the first part for and in consideration of the premises and in further consideration of the sum of five dollars paid to them by the said party of the second part the receipt whereof is hereby acknowledged do hereby bargain, sell, convey, release quit claim and make over to the said party of the second part, all their right title, claim and demand arising under the will of the said deceased William Dunbar or in any other manner whatever to the following lot or parcel of land with the improvements thereon that is to say a lot situated in the city of Natchez on the southwest corner of Main and Front Streets (running on Main 150 french feet) one hundred and seven feet or thereabouts English measure being part of Square No. 3 in said city and exactly one half of Lots No. 2 and 4 in said square and embracing the houses at present in occupancy of Henry D. Postlethwaite, John Brulette and Helen Rulon and also the brick warehouse occupied by the said Helen Postlethwaite the said warehouse being built on the back line of the lot now conveyed and running parallel with Main Street. To have and to hold, etc.

- 1825 Ann Dunbar Postlethwaite from Samuel Postlethwaite from Samuel Postlethwaite, deceased, in which all is devised to his wife.
- 1826 Memorandum of a Partition of the Estate of the late William Dunbar, deceased, of the Forest made and concluded on the 8th day of April A.D. 1826 by the undersigned heirs and distributees.
- 1832 Alfred Cochran from Ann D. Postlethwaite conveys "one half of a certain lot of ground with the buildigns and improvements thereon situated on the corner of Main & Front Streets in Square NO. 3 in the City of Natchez which said lot formerly composed a portion of the

Estate of Samuel Postlethwaite deceased and which at the division of said estate made on the 18 of January 1832 was allotted jointly to the said Sam Dunbar Postlethwaite and the said Alfred Cochran."

Consideration: \$3,250.

1835 Christopher Dart from Alfred Cochran: conveys same as above.

Consideration: \$20,000

1836 Commercial Bank of Natchez from Christopher Dart and wife: conveys "All that certain Lot or parcel of ground situated lying and being in the City of Natchez, being part of Lot No. Two (No. 2) in Square No. 3 in the general plan of said city and bounded by a line beginning at the Southeastern corner of Main and Canal Streets, running easterly along the line of said Main Street one hundred and twenty seven feet more or less to a lot owned by Helena Roulon thence at right angles along said lot to an alley running from Canal to Wall Street thence along the line of said alley at right angles one hundred twenty seven feet more or less to Canal Street. Thence at right angles along the line of said Canal Street to the place of beginning. -- It being the same lot of ground formerly owned by Samuel Postlethwaite and which at the division of the Estate of said Samuel Postlethwaite made on the 18th day of January A.D. 1832 by Commissioners appointed for that purpose was allotted to Alfred Cochran jointly with Ann Dunbar Postlethwaite whose right thereto was afterwards conveyed to Alfred Cochran by deed bearing date April 1832.

Consideration: \$30,000

1886 James Surget from A. C. Britton, receiver: conveys property same as below (except for a lot at the corner of Main and Canal Streets, 58 feet on Main and 79 feet on Canal - conveyed to William Robertson in 1857) -- the same premises for many years used by the "Commercial Bank" as a Banking House and Cashier's Residence.

Consideration: \$8,000

1888 Britton & Koontz from James Surget: conveys property same as above.

Consideration: \$8,500

- Jun. 1915 R. F. Learned from Mulvihill, Sheriff: conveys 1/4 interest in property same as below -- "Old Foster House and Commercial Bank."
Consideration: \$725 Bid Sheriff's Sale
- Jul. 1915 R. F. Learned from Mulvihill, Sheriff: conveys 1/4 interest in property same as below.
Consideration: \$1,000 Bid Sheriff's Sale
- Aug. 1915 R. F. Learned from Mulvihill, Sheriff, conveys 1/4 interest in property same as below.
Consideration: Sheriff's Sale \$2,000 bid
- 1921 Mes. Reine G. Wells from R. F. Learned and other executors, convey the property beginning at the corner formed by the easterly line of Parker's Alley, running thence along the easterly line of South Canal Street, in a northerly direction, 130 feet and 2 inches, more or less, to the southerly line of the property of James Suget estate; running thence in an easterly direction along said southerly line of the Surget property to the end thereof and thence in a straight line to the center line of the northerly or front brick wall of the vault in the old Commercial Bank Building, and continuing thence in a straight line coincident with the center line of said front line of the vaults of the old Commercial Bank Building (making and hereby constituting the same a party wall between the parties herein) and continuing across the private alley beyond to the westerly line of the property formerly of Rawlings, now Buie, a total distance of about 127 feet, more or less, thence in a southerly direction 130 feet and 2 inches, more or less, to the northerly line of Parker's Alley; thence along said line of Parker's Alley in a westerly direction 127 feet, more or less to the point of beginning -- reserving so long as the Commercial Bank Building stands, the full complete and uninterrupted use and possession, free of any rent -- the complete use of the two vaults of the old bank and the alcove between said vaults -- the fee in the land under said vaults is hereby vested in the grantee.
- 1968 Jefferson Liddell Wells and Flinn Greenlee Wells from Mrs. R. G. Wells, deceased, devises same property as above.

1971 Luther Ambrose Stowers and Mina Graning Stowers from
Jefferson Liddell Wells and Flinn Greenlee Wells
conveys same property as above.

Consideration: \$10.00 and other valuable
considerations.

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: The Banker's House is a fine, austere example of a formal Greek Revival townhouse based on a center hall plan.
2. Condition of fabric: Excellent.

B. Description of Exterior:

1. Over-all dimensions: The rectangular house numbers five bays across the principal, long facade. The building is two stories high and includes a rear ell.
2. Foundations: Brick, stuccoed and scored.
3. Walls: Brick, stuccoed and scored in imitation of ashlar masonry.
4. Structural system: Load bearing masonry walls.
5. Stoop, galleries: A front stoop shelters the entrance. It is flanked by fluted Doric columns supporting a full entablature of triglyphs, metopes, and mutules. The rear ell is surrounded by 2 tiered galleries.
6. Chimneys: There are four brick chimneys.
7. Openings:
 - a. Doorways and doors: The main entrance is a single leaf door with two vertical panels. The doorway itself is flanked by two pilasters immediately adjacent and two additional pilasters framing the sidelights and supporting the transom above an entablature.
 - b. Windows: The double hung windows contain six over six glazing. The blinds are louvered.
8. Roof: The gabled roof is covered with slate. The cornices are plain.

C. Description of Interior:

1. Floor plans: Double pile plan on both floors.
2. Stairways: Double flight with connecting winders. The tapered ballusters and newel are plain. The balustrade is ramped.
3. Flooring: Wood.
4. Wall and ceiling finish: Plaster.
5. Doorways and doors: The doors are constructed with vertical panels which are repeated on the reveals and soffits of the frames. The architraves have corner blocks and a center panel decorated with richly carved foliated designs.
6. Decorative features and trim: Several marble mantels include pilasters supporting a paneled architrave and shelf.

- D. Site: The dwelling faces northwest in a built up area of downtown Natchez.

PART III. SOURCES OF INFORMATION

Mississippi Department of Archives and History, National Register file, Adams County, Commercial Bank or First Church of Christ Scientist.

Project coordinated by the
Mississippi Department of Archives
and History. Elbert R. Hilliard,
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Edited by Marion K. Schlefer
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